

**REMARKS**

At the outset, the Examiner is thanked for the thorough review and consideration of the pending application. The Office Action dated July 7, 2005 has been received and its contents carefully reviewed.

Applicant thanks the Examiner for accepting the drawings filed on June 1, 2002. Claims 1-55 are currently pending. Reexamination and reconsideration of the pending claims is respectfully requested.

In the Office Action, claims 1-55 are rejected under 35 U.S.C. §102(e) as being anticipated by U.S. Patent Publication No. 2001-0023404 to Ogawa et al.

The rejection of claims 1-55 is respectfully traversed and reconsideration is requested. Claims 1-14, 51, and 52 are allowable over the cited references in that each of these claims recites a combination of elements including, for example, “at least one of the plurality of product carriers submitting a proposal for providing the financial product; and generating a rating corresponding to the proposal”. None of the cited references including Ogawa teaches or suggests at least this feature of the claimed invention. The method of claim 1 of the present invention is different from the Ogawa method at least in that Ogawa does not disclose or suggest “generating a rating corresponding to the proposal”. For example, the ranking in para. [0016] cited by the Examiner is not “a rating corresponding to the proposal” as recited in claim 1. Accordingly, Applicant respectfully submits that claim 1 and claims 2-14, 51, and 52, which depend from claim 1, are allowable over the cited references at least for this reason.

Claims 15-25 and 54 are allowable over the cited references in that each of these claims recites a combination of elements including, for example, “a plurality of product carriers receiving solicitations and at least one of the plurality of product carriers submitting a proposal for providing the financial product; wherein the product value appraisal system generates a rating corresponding to the proposal”. None of the cited references including Ogawa teaches or suggests at least this feature of the claimed invention. The system of claim 15 of the present invention is different from the Ogawa system at least in that Ogawa does not disclose or suggest “a product value appraisal system” or a system that “generates a rating corresponding to the proposal”. For example, the ranking in para. [0016] cited by the Examiner is not “a rating

corresponding to the proposal” as recited in claim 15. Accordingly, Applicant respectfully submits that claim 15 and claims 16-25 and 54, which depend from claim 15, are allowable over the cited references at least for this reason.

Claims 26-31 and 55 are allowable over the cited references in that each of these claims recites a combination of elements including, for example, “a plurality of product carriers submitting initial proposals for providing the financial product; and generating ratings for the initial proposals”. None of the cited references including Ogawa teaches or suggests at least this feature of the claimed invention. The method of claim 26 of the present invention is different from the Ogawa method at least in that Ogawa does not disclose or suggest “generating ratings for the initial proposals”. For example, the ranking in para. [0016] cited by the Examiner is not “ratings for the initial proposals” as recited in claim 26. Accordingly, Applicant respectfully submits that claim 26 and claims 27-31 and 55, which depend from claim 26, are allowable over the cited references at least for this reason.

Claims 32-36 are allowable over the cited references in that each of these claims recites a combination of elements including, for example, “a plurality of product carriers submitting initial proposals for providing the financial product; [and] generating ratings for the initial proposals”. None of the cited references including Ogawa teaches or suggests at least this feature of the claimed invention. The method of claim 32 of the present invention is different from the Ogawa method at least in that Ogawa does not disclose or suggest “generating ratings for the initial proposals”. For example, the ranking in para. [0016] cited by the Examiner is not “generating ratings for the initial proposals” as recited in claim 32. Accordingly, Applicant respectfully submits that claim 32 and claims 33-36, which depend from claim 32, are allowable over the cited references at least for this reason.

Claims 37-43 are allowable over the cited references in that each of these claims recites a combination of elements including, for example, “generating a rating for the in-force insurance policy based on the in-force insurance policy data using the Internet Web site”. None of the cited references including Ogawa teaches or suggests at least this feature of the claimed invention. The method of claim 37 of the present invention is different from the Ogawa method at least in that Ogawa does not disclose or suggest “generating a rating for the in-force insurance

policy based on the in-force insurance policy data”. For example, the ranking in para. [0016] cited by the Examiner is not “a rating for the in-force insurance policy” as recited in claim 37. Accordingly, Applicant respectfully submits that claim 37 and claims 38-43, which depend from claim 37, are allowable over the cited references at least for this reason.

Claims 44-50 are allowable over the cited references in that each of these claims recites a combination of elements including, for example, “the product value appraisal system generating a rating for the in-force insurance policy based on the in-force insurance policy data”. None of the cited references including Ogawa teaches or suggests at least this feature of the claimed invention. The system of claim 44 of the present invention is different from the Ogawa system at least in that Ogawa does not disclose or suggest “generating a rating for the in-force insurance policy based on the in-force insurance policy data”. For example, the ranking in para. [0016] cited by the Examiner is not “a rating for the in-force insurance policy” as recited in claim 44. Accordingly, Applicant respectfully submits that claim 44 and claims 45-50, which depend from claim 44, are allowable over the cited references at least for this reason.

Applicant believes the foregoing amendments place the application in condition for allowance and early, favorable action is respectfully solicited.

If for any reason the Examiner finds the application other than in condition for allowance, the Examiner is requested to call the undersigned attorney at (202) 496-7500 to discuss the steps necessary for placing the application in condition for allowance. All correspondence should continue to be sent to the below-listed address.

If these papers are not considered timely filed by the Patent and Trademark Office, then a petition is hereby made under 37 C.F.R. §1.136, and any additional fees required under 37 C.F.R. §1.136 for any necessary extension of time, or any other fees required to complete the

filing of this response, may be charged to Deposit Account No. 50-0911. Please credit any overpayment to deposit Account No. 50-0911. A duplicate copy of this sheet is enclosed.

Dated: January 6, 2006

Respectfully submitted,

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